

This Instrument Prepared By:
James F. Burford, III
Attorney at Law
1318 Alford Avenue Suite 101
Birmingham, Alabama 35226

Send Tax Notice To:

WARRANTY DEED

STATE OF ALABAMA)
SHELBY COUNTY)

KNOW ALL MEN BY THESE PRESENTS: That in consideration of SIXTY-EIGHT THOUSAND AND NO/100 Dollars (\$68,000.00), to the undersigned Grantor (whether one or more), in hand paid by the Grantee herein, the receipt whereof is acknowledged, I, RANDALL H. GOGGANS a married man (herein referred to as Grantor, whether one or more), grant, bargain, sell and convey unto J D S HOMES, INC. (herein referred to as Grantee, whether one or more), the following described real estate, situated in Shelby County, Alabama, to-wit:

Described as Lots 10 and 39 according to the Survey of Oak Forest, as recorded in Map Book 25, Page 111 in the Probate Office of Shelby County, Alabama.

SUBJECT TO: (1) Taxes due in the year 2000 and thereafter; (2) Easements, restrictions and rights-of-way of record; (3) Mineral and mining rights not owned by the Grantor.

Grantor represents and warrants that there are no outstanding assessments due any governmental or quasi-governmental authority.

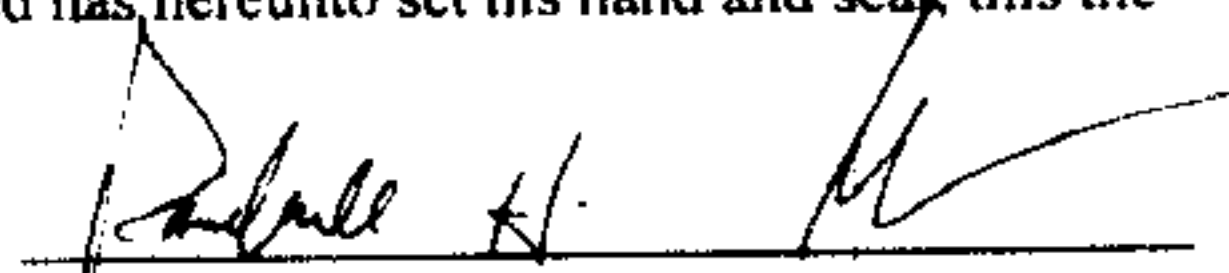
The Property conveyed here is not the homestead of the Grantor or his spouse.

The above recited consideration was paid from Mortgage loans closed simultaneously herewith.

TO HAVE AND TO HOLD to the said Grantee, its successors and assigns forever.

And we do for ourselves and for our heirs, executors and administrators, covenant with said Grantee, their successors and assigns, that we are lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise stated above; that we have a good right to sell and convey the same as aforesaid; that we will, and our heirs, executors and administrators shall warrant and defend the same to the said Grantee, his successors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the undersigned has hereunto set his hand and seal this the 8 day of December, 1999.


Randall H. Goggans

STATE OF ALABAMA)
JEFFERSON COUNTY)

01/04/2000-00024
08:58 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE

001 NWS 9.50

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Randall H. Goggans, whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day, that being informed of the contents of the foregoing instrument he executed the same voluntarily on the day the same bears date.

Given under my hand and seal this 8 day of December, 1999.


Notary Public

My Commission Expires: 3.1.2001